

Message Text

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ACTION CPR-01

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FM AMEMBASSY ATHENS
TO SECSTATE WASHDC 2120

UNCLAS ATHENS 7703

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE LIABILITY
INSURANCE

REF: STATE 189095

1. PARAGRAPHS ARE KEYED TO THOSE IN REFTEL.

A. LIABILITY INSURANCE WILL BECOME MANDATORY IN GREECE AS OF
JANUARY 1, 1978

B. MINIMUM COVERAGE AS OF JANUARY 1, 1978, IN U.S. DOLLARS:

- 1) BODILY INJURY -- APPROX \$5,435.
- 2) PROPERTY DAMAGE--APPROX \$2,700.
- 3) PAIN AND SUFFERING--AWARDS MAY BE MADE AGAINST COVERAGE FOR
BODILY INJURY, BUT TOTAL FOR BOTH MAY NOT EXCEED BODILY INJURY
LIMIT.

C. AS OF JANUARY 1, 1978, PRIVATELY-OWNED VEHICLES OF DIPLOMATS
WILL HAVE TO BE INSURED. THE LAW EXEMPTS, UNDER CONDITIONS OF
RECIPROCITY, VEHICLES OWNED BY FOREIGN STATES.

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D. POST REQUIRES EVIDENCE OF INSURANCE AT AOLLOWING MINIMUMS
BEFORE PROCESSING APPLICATION FOR VEHICLE REGISTRATION:

- 1) BODILY INJURY -- APPROX \$8,200.
- 2) PASSENGERS -- APPROX \$820 FOR ONE, \$,500 FOR ALL.

3) PROPERTY DAMAGE -- APPROX \$4,100.

E. THE LAW WHICH TAKES EFFECT ON JANUARY 1, 1978, PROVIDES THAT INSURERS CAN BE SUED DIRECTLY AND ARE LIABLE UP TO THE AMOUNT OF COVERAGE. MISSION REQUIRES AMERICAN EMPLOYEES' POLICY TO CONTAIN THE CLAUSE, "THE INSURANCE COMPANY AGREES TO UNDERTAKE DIRECTLY (NOT AS A SUBROGEE) THIRD PARTY SUITS ARISING OUT OF AN ACTION OR OMISSION OF THE INSURED PARTY, SO LONG AS, AND TO THE EXTENT TO WHICH, THE LATTER IS COVERED UNDER THIS POLICY." (NOTE: SINCE GREECE IS A PARTY TO THE EUROPEAN CONVENTION, WE HAVE QUERIED MFA WITH REGARD TO PRACTICAL APPLICATION TO DIPLOMATS OF ARTICLE 7, PARA 2 OF ANNEX I.)

F. TO OUR KNOWLEDGE, THIS QUESTION HAS NOT ARISEN IN THE CASE OF MISSION EMPLOYEES. WITH RESPECT TO OTHER DIPLOMATS, WE HAVE POSED THE QUESTION TO MFA.

G. SINCE WE HAVE NOT HAD TO COPE WITH THIS QUESTION AND SINCE WE ARE NOT AWARE OF PRACTICE FOR OTHER MISSIONS, WE HAVE RAISED THIS QUESTION AS WELL WITH MFA.

H. DIPLOMATIC PERSONNEL AND IPLOMATIC MISSIONS IN GREECE CAN READILY OBTAIN AUTOMOBILE LIABILITY INSURANCE COVERAGE WITHOU HOST GOVERNMENT ASSISTANCE.

I. AS OF JANUARY 1, 1978, WHEN INSURANCE COVERAGE WILL BE MANDA-
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TORY, RATES WILL BE THE SAME.

J. THERE IS NO DIFFERENCE IN INSURANCE CONTRACTS WRITTEN FOR DIPLOMATS.

K. HOST GOVERNMENT DOES NOT REQUIRE ANY ADVANCE WAIVER OF IMMUNITY.

L. WE HAVE NO EXPERIENCE OF RECORD ON LIMITED WAIVER, NOR HAS HOST GOVERNMENT.

M. WE SURMISE THAT PREVAILING SYSTEM WORKS WELL FOR U.S. PERSONNEL; IT REMAINS TO BE SEEN WHETHER THE LAW WHICH TAKES EFFECT ON JANUARY 1, 1978, WILL WORK WELL FOR OTHERS.

N. NO

2. POST WILL FORWARD MFA'S REPLY, PERTAINING TO QUESTIONS E, F AND G, ON RECEIPT.

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